

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION

In re: FREEL, DANIEL ODELL § Case No. 13-31054  
FREEL, KIMBERLY SUE §  
§  
§  
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Richard M. Mitchell, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$387,606.47 Assets Exempt: \$11,892.40  
(without deducting any secured claims)

Total Distribution to Claimants: \$0.00 Claims Discharged  
Without Payment: \$18,280.69

Total Expenses of Administration: \$2,000.00

3) Total gross receipts of \$ 2,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$2,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$16,015.45	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	4,246.38	4,246.38	2,000.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	18,280.69	18,280.69	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$0.00</b>	<b>\$38,542.52</b>	<b>\$22,527.07</b>	<b>\$2,000.00</b>

4) This case was originally filed under Chapter 7 on May 15, 2013.

The case was pending for 20 months.

5) A copy of the final bank statement of the estate, reflecting a zero balance, has been submitted to the United States Bankruptcy Administrator.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/06/2015 By: /s/Richard M. Mitchell  
Trustee

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 —GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Non-exempt asset	1224-000	2,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$2,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 —SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	American Honda Finance Corporation	4210-000	N/A	16,015.45	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			\$0.00	\$16,015.45	\$0.00	\$0.00

**EXHIBIT 4 —CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Richard M. Mitchell	2100-000	N/A	500.00	500.00	229.77
Richard M. Mitchell	2200-000	N/A	7.48	7.48	3.44
RICHARD M. MITCHELL	3110-000	N/A	3,580.00	3,580.00	1,645.13
RICHARD M. MITCHELL	3120-000	N/A	68.90	68.90	31.66
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	<b>\$4,246.38</b>	<b>\$4,246.38</b>	<b>\$2,000.00</b>

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		None				
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	American InfoSource LP as agent for	7100-000	N/A	3,693.03	3,693.03	0.00
3	American InfoSource LP as agent for	7100-000	N/A	99.28	99.28	0.00
4	Capital One NA	7100-000	N/A	2,848.45	2,848.45	0.00
5	Citibank, N.A.	7100-000	N/A	3,374.68	3,374.68	0.00
6	American Express Bank FSB	7100-000	N/A	2,197.84	2,197.84	0.00
7	PYOD LLC its successors and assigns	7100-000	N/A	770.56	770.56	0.00

8	PYOD LLC its successors and assigns	7100-000	N/A	2,197.63	2,197.63	0.00
9	Ashley Funding Services LLC	7100-000	N/A	7.23	7.23	0.00
10	PYOD LLC its successors and assigns	7100-000	N/A	3,091.99	3,091.99	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$0.00	\$18,280.69	\$18,280.69	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 13-31054

Case Name: FREEL, DANIEL ODELL  
 FREEL, KIMBERLY SUE

Period Ending: 01/06/15

Trustee: (530290) Richard M. Mitchell

Filed (f) or Converted (c): 05/15/13 (f)

§341(a) Meeting Date: 06/19/13

Claims Bar Date: 06/29/14

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	314,700.00	0.00		0.00	FA
2	20.00	0.00		0.00	FA
3	71.39	71.39		0.00	FA
4	9.18	9.18		0.00	FA
5	7,267.20	7,267.20		0.00	FA
6	85.00	85.00		0.00	FA
7	220.00	0.00		0.00	FA
8	10.00	0.00		0.00	FA
9	100.00	0.00		0.00	FA
10	50.00	0.00		0.00	FA
11	500.00	0.00		0.00	FA
12	1,000.00	0.00		0.00	FA
13	2,500.00	0.00		0.00	FA
14	600.00	0.00		0.00	FA
15	1,000.00	0.00		0.00	FA
16	500.00	0.00		0.00	FA
17	20,821.70	20,821.70		0.00	FA
18	20,252.00	0.00		0.00	FA
19	16,825.00	502.66		0.00	FA

**Form 1**  
**Individual Estate Property Record and Report**  
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**Claims Bar Date:** 06/29/14

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
20 2008 KIA OPTIMA VIN# KNAGE123985203641 177,000 M	0.00	0.00		0.00	FA
21 1985 HONDA CIVIC STATION WAGON VIN# JHMAN3527FC0	1,000.00	0.00		0.00	FA
22 2 DOGS, 1 CAT	75.00	0.00		0.00	FA
<b>22</b> <b>Assets</b> <b>Totals</b> (Excluding unknown values)	<b>\$387,606.47</b>	<b>\$28,757.13</b>		<b>\$0.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Hearing scheduled on September 26, 2013

12/5/2013 Debtor making monthly payments to estate. Payments will be completed February 2014.

In the process of closing.

Initial Projected Date Of Final Report (TFR): May 21, 2014

Current Projected Date Of Final Report (TFR): September 30, 2014

**Form 2**  
**Cash Receipts And Disbursements Record**

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Case Number: 13-31054  
 Case Name: FREEL, DANIEL ODELL  
 FREEL, KIMBERLY SUE  
 Taxpayer ID #: \*\*-\*\*1422  
 Period Ending: 01/06/15

Trustee: Richard M. Mitchell (530290)  
 Bank Name: Rabobank, N.A.  
 Account: \*\*\*\*\*4166 - Checking Account  
 Blanket Bond: \$700,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/06/13		Danile Freel	Non-exempt asset	1224-000	500.00		500.00
12/17/13		Daniel Freel	Non-exempt asset	1224-000	500.00		1,000.00
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	990.00
01/14/14		Daniel Freel	Non-exempt asset	1224-000	500.00		1,490.00
01/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,480.00
02/25/14		Daniel Freel	Non-exempt asset	1224-000	500.00		1,980.00
02/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,970.00
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,960.00
04/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,950.00
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,940.00
06/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,930.00
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,920.00
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,910.00
11/19/14	101	Richard M. Mitchell	Dividend paid 45.95% on \$500.00, Trustee Compensation; Reference:	2100-000		229.77	1,680.23
11/19/14	102	Richard M. Mitchell	Dividend paid 45.95% on \$7.48, Trustee Expenses; Reference:	2200-000		3.44	1,676.79
11/19/14	103	RICHARD M. MITCHELL	Dividend paid 45.95% on \$3,580.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,645.13	31.66
11/19/14	104	RICHARD M. MITCHELL	Dividend paid 45.95% on \$68.90, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		31.66	0.00

ACCOUNT TOTALS	2,000.00	2,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>2,000.00</b>	<b>2,000.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2,000.00</b>	<b>\$2,000.00</b>	

Net Receipts :	2,000.00
Net Estate :	\$2,000.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****4166	2,000.00	2,000.00	0.00
	\$2,000.00	\$2,000.00	\$0.00